

Fill in this information to identify the case:

Debtor 1 Charles Edward Burgess

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Eastern District of Tennessee
(State)

Case number 1:17-bk-12585-NWW

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wilmington Savings Fund Society, FSB, D/B/A Christiana Trust as Owner Trustee of the Residential Credit Opportunities Trust V

Court claim no. (if known): 6-1

Last 4 digits of any number you use to identify the debtor's account: _____

3 3 0 2

Date of payment change:

Must be at least 21 days after date of this notice 10 / 01 / 2019

New total payment:

Principal, interest, and escrow, if any \$ 1,007.75

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 187.20

New escrow payment: \$ 235.18

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Charles Edward Burgess
First Name Middle Name Last Name

Case number (if known) 1:17-bk-12585-NWW

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle R. Ghidotti-Gonsalves
Signature

Date 09 / 09 / 2019

Print: Michelle R. Ghidotti-Gonsalves
First Name Middle Name Last Name

Title AUTHORIZED AGENT

Company Ghidotti Berger LLP

Address 1920 Old Tustin Ave
Number Street
Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010

Email mghidotti@ghidottiberger.com



FCI Lender Services, Inc.

Customer Service: (800) 931-2424 Fax: (714) 282-5775

Customer Information: www.trustfci.com NMLS #4920 DRE #01022780

Annual Escrow Disclosure Statement

Borrower : CHARLES BURGESS
206 VAN DELL DR
ROCK SPRING, GA 30739

**Present Loan
Information :**

Account Number	
Paid To Date	08/01/2019
Principal balance	\$108,727.23
Note Rate	7.125%
Regular Payment	\$772.57
Escrow Payment	\$300.61
Suspense Payment	\$0.00
Other Payments	\$0.00
Suspense Balance	\$414.35
Escrow Balance	\$1,421.25
Unpaid Interest	\$655.67
Unpaid Charges	\$541.23

Property Address : 206 VAN DELL DR
ROCK SPRING, GA 30739

Dear CHARLES BURGESS :

Enclosed is your Escrow Disclosure Statement and notice of new mortgage payment for your loan. At least once a year FCI reviews your escrow account to determine if the current monthly payment amounts are sufficient to cover your projected taxes and/or insurance premiums. Increases or decreases in your annual tax and/or insurance amounts may cause your monthly payment to change. The first section of the Statement projects activity for the upcoming 12 months as well as any changes to your monthly installment. Prior Year Escrow Payment Activity on the Statement reflects activity on your escrow account from October 2018 through September 2019. Payments are shown in the month received which may not necessarily be the month due. **The Statement assumes timely receipt of payments and scheduled disbursements through September 30, 2020.**

Surplus: A Surplus is the amount by which a current impound/escrow balance exceeds the target balance for the 12-month period for the impound/escrow account. Refunds due to Surplus will be mailed within 30 days. Tax bills other than the annual secured bill are your responsibility to pay. Before spending your refund, you should check with your local County Tax Collector and/or the Assessor's Office to determine if a Supplemental Tax Bill is pending or expected to be issued.

Shortage: A Shortage means that an amount by which a current impound/escrow account balance falls short of the target balance at the time of the impound/escrow analysis. Some reasons for the shortage include deficiency of total payments received and increases in tax and/or insurance amount during the projection year. If you choose to pay the escrow shortage in full rather than have it collected over 12 months, your new monthly payment is the amount listed in the top portion of your Statement. Your check for the lump sum payment and request should be submitted directly to FCI Lender Services, Inc. Attn: Escrow Department at the address listed below.

Deficiency: A Deficiency is the amount of a negative balance in an impound/escrow account which occurs due to the Servicer advancing funds to pay the impound/escrow item.

Target Balance: A Target Balance means the estimated month-end balance in an impound/escrow account that is just sufficient to cover the remaining disbursements from the impound/escrow account for the remainder of the 12 month period that are required to cover annual taxes, insurance, or other escrow/impound items.

Please take the time to review the Statement prior to the changes taking place. Changes to your monthly installment, as indicated in your Statement, will be reflected on your October, 2019 billing statement. If you are using an automatic payment provider, please notify them of the change in payment amount to avoid possible late fees.

If you have any questions regarding this Statement, please call our toll free number at 800-931-2424, Ext. 650, Monday through Friday between the hours of 8:00 a.m. and 5:00 p.m. Pacific Standard Time or visit our website www.trustfci.com at anytime. When calling, please reference your loan number, so that we may better serve you.

Regards,

Customer Care Department
FCI Lender Services, Inc.

Account:

Statement Date: 08-28-2019



FCI Lender Services, Inc.

Customer Service: (800) 931-2424 Fax: (714) 282-5775

Customer Information: www.trustfci.com NMLS #4920 DRE #01022780

Annual Escrow Disclosure Statement

SUMMARY	
Total Projected Payments from Escrow	\$2,747.67
Divide by # of Months in Statement Period	12
Equals Monthly Projected Payments to Escrow	\$228.97
Target Balance = Projected Pymt to Escrow + 2 extra month cushion	\$3,205.72
Starting Projected Balance (+)	\$1,721.86
Starting Required Balance (-)	\$1,796.29
Delinquency Vouchers (-)	\$0.00
Your account is showing a shortage (see letter for more information regarding shortage)	\$74.43
Shortage divided by 12 months	\$6.20
P&I: \$772.57 New Escrow: \$235.18 New Payment: \$1,007.75	

NEW PAYMENT INFORMATION AS OF 10/1/2019	
Principal & Interest	\$772.57
Escrow Payment	\$228.98
Shortage	\$6.20
Surplus	\$0.00
Deficiency	\$0.00
Suspense Payment	\$0.00
Others	\$0.00
Payment Amount	\$1,007.75
New Payment Date	10/01/2019

IMPORTANT NOTE: It is our goal to provide you with accurate escrow information. If your loan account is delinquent, this analysis may not include current escrow information and may not accurately reflect your actual or projected escrow activity. Please inform this office immediately of your current tax and insurance information by calling 800-931-2424 in order to re-establish your escrow account. Insurance information may not be calculated into this analysis if the information was not provided to the Servicer. Please note, once annual insurance premium information has been provided, the payment must be re-projected.

These are the escrow items we anticipate we will collect for or pay on your behalf in your upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal Law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

ESCROW ACCOUNT PROJECTIONS FOR COMING YEAR						
Month - Year	To Escrow	Shortage	From Escrow	Description	Escrow Balance	
					Projected	Required
				Required Deposit	\$1,721.86	\$1,796.29
October-2019	\$228.98	\$6.20	\$1,567.31	Walker County Tax Commissioner	\$389.73	\$457.96 *
November-2019	\$228.98	\$6.20	\$0.00		\$624.91	\$686.94
December-2019	\$228.98	\$6.20	\$0.00		\$860.09	\$915.92
January-2020	\$228.98	\$6.20	\$0.00		\$1,095.27	\$1,144.90
February-2020	\$228.98	\$6.20	\$0.00		\$1,330.45	\$1,373.88
March-2020	\$228.98	\$6.20	\$0.00		\$1,565.63	\$1,602.86
April-2020	\$228.98	\$6.20	\$0.00		\$1,800.81	\$1,831.84
May-2020	\$228.98	\$6.20	\$0.00		\$2,035.99	\$2,060.82
June-2020	\$228.98	\$6.20	\$1,180.36	Country Mutual Insurance Company	\$1,090.81	\$1,109.44
July-2020	\$228.98	\$6.20	\$0.00		\$1,325.99	\$1,338.42
August-2020	\$228.98	\$6.20	\$0.00		\$1,561.17	\$1,567.40
September-2020	\$228.98	\$6.20	\$0.00		\$1,796.35	\$1,796.38
Total :	\$2,747.76	\$74.40	\$2,747.67			

Account:

Statement Date: 08-28-2019

* This is your Low Point. The Low Point is zero plus the allowed reserve as guided by the Real Estate Settlement and Procedure Act (RESPA). Reserve amount by Federal Law (RESPA) is two times your monthly Escrow Payment (T&I) Excluding (MIP,PMI) unless State Law specifies a lower amount.

PRIOR ESCROW PAYMENT PROJECTIONS September 2018 - August 2019						
Month - Year	Payments To Escrow	Shortage	Payments From Escrow	Description	Escrow Account Balance	
					Projected	Required
				Required Deposit	\$561.60	\$1,567.46
September-2018	\$216.79	\$83.82	\$0.00		\$862.21	\$1,784.25
October-2018	\$216.79	\$83.82	\$1,567.46	Walker County Tax Commissioner	(\$404.64)	\$433.58
November-2018	\$216.79	\$83.82	\$0.00		(\$104.03)	\$650.37
December-2018	\$216.79	\$83.82	\$0.00		\$196.58	\$867.16
January-2019	\$216.79	\$83.82	\$0.00		\$497.19	\$1,083.95
February-2019	\$216.79	\$83.82	\$0.00		\$797.80	\$1,300.74
March-2019	\$216.79	\$83.82	\$0.00		\$1,098.41	\$1,517.53
April-2019	\$216.79	\$83.82	\$0.00		\$1,399.02	\$1,734.32
May-2019	\$216.79	\$83.82	\$0.00		\$1,699.63	\$1,951.11
June-2019	\$216.79	\$83.82	\$1,033.99	Country Mutual Insurance Company	\$966.25	\$1,133.91
July-2019	\$216.79	\$83.82	\$0.00		\$1,266.86	\$1,350.70
August-2019	\$216.79	\$83.82	\$0.00		\$1,567.47	\$1,567.49
Total :	\$2,601.48	\$1,005.84	\$2,601.45			

The following statement of activity in your escrow account from **October 2018** To **September 2019** displays actual activity as it occurred in your escrow account during that period.

PRIOR YEAR ESCROW PAYMENT ACTIVITY October 2018 - September 2019				
Month - Year	Payments To Escrow	Payments From Escrow	Description	Balance
October-2018	\$300.61	\$0.00	CHARLES BURGESS	\$1,162.82
November-2018	\$300.61	\$0.00	CHARLES BURGESS	\$1,463.43
December-2018	\$0.00	\$1,567.31	Walker County Tax Commissioner	(\$103.88)
January-2019	\$300.61	\$0.00	CHARLES BURGESS	\$196.73
January-2019	\$300.61	\$0.00	CHARLES BURGESS	\$497.34
February-2019	\$300.61	\$0.00	CHARLES BURGESS	\$797.95
March-2019	\$300.61	\$0.00	CHARLES BURGESS	\$1,098.56
April-2019	\$300.61	\$0.00	CHARLES BURGESS	\$1,399.17
May-2019	\$300.61	\$0.00	CHARLES BURGESS	\$1,699.78
May-2019	\$0.00	\$1,180.36	Country Mutual Insurance Company	\$519.42
June-2019	\$300.61	\$0.00	CHARLES BURGESS	\$820.03
July-2019	\$300.61	\$0.00	CHARLES BURGESS	\$1,120.64
August-2019	\$300.61	\$0.00	CHARLES BURGESS	\$1,421.25
September-2019	\$0.00	\$0.00		\$1,421.25
Total :	\$3,306.71	\$2,747.67		

**Note: FCI Lender Services, Inc. is a debt collector and is attempting to collect a debt.
Any information obtained will be used in furtherance of that purpose.**

IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU HAVE RECEIVED A BANKRUPTCY DISCHARGE, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT.

Account:

Statement Date: 08-28-2019

CUSTOMER SERVICE: Our Customer Care Department is here to help. If you have any questions, please call us toll-free during regular business hours (Mon-Fri, 8:00 am - 5:00 pm PT) at 1-800-931-2424, x651.

ERROR RESOLUTION AND REQUEST FOR INFORMATION: If you believe that there is an error in your account or if you need FCI to provide you with any documentation or information regarding your mortgage loan account, please write to FCI at the following address: FCI Lender Services, Inc. - Attn: Consumer Requests, P.O. Box 28720, Anaheim, CA 92809-0112; or fax to FCI at 1-714-282-5775. You will need to provide us the name of the Borrower(s), the mortgage loan account number and either describe the error that you believe has occurred or the request for specific information or documentation. We do not accept any requests for either Error Resolution or for documentation and information over the telephone although you can call us if you have any questions about the Error Resolution and/or Request for Information process.

CONFORMING PAYMENTS - PAYOR REQUIREMENTS: The payment coupon must be included with remittance. Payments are to be received in accordance with the periodic payment statement and must include your account number clearly illustrated on the payment instrument. All payments must be received by FCI during normal business hours (Mon-Fri, 8:00 am to 5:00 pm PT) in order to be credited to Payer's account the same day of receipt. All payments must be payable in U.S. Dollars only and mailed directly to FCI's payment processing P.O. Box set forth in FCI's Periodic Statement and payment coupon. **PARTIAL PAYMENTS** are held in suspense accounts until a full payment is received. At that point, the full payment will be applied to the principal and interest of the first monthly payment to become delinquent or as otherwise referenced in your Note and Security Instrument. Any **PARTIAL PAYMENTS** received within 30 days of the loan transfer date from FCI will be returned.

NOTE ACCELERATION DISCLOSURE: If your loan is in foreclosure or has been accelerated, the accrual of late charges may be waived from the acceleration date in accordance with state and federal regulations. They are listed on the statement for reinstatement and informational purposes only.

SERVICEMEMBERS CIVIL RELIEF ACT: The Service members Civil Relief Act may offer protection or relief to members of the military who have been called to active duty. If either you have been called to active duty or you are the spouse or dependent of a person who has been called to active duty, and you have not yet made us aware of your status, please contact our Customer Care Department during normal business hours (Mon-Fri, 8:00 am to 5:00 pm PT) at 1-800-931-2424, x651.

MORTGAGE COUNSELING: For help exploring your options, the Federal government provides contact information for housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/mortgagehelp> or the Department of Housing and Urban Development at: <http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm>, or by calling HUD at 1-800-569-4287.

NEW YORK CONSUMERS ONLY: FCI is registered with the Superintendent of the New York State Department of Financial Services (NMLS #4920). Our goal is to provide professional and courteous service to our customers. We welcome your comments and feedback regarding our services. If you have a complaint regarding our services, we ask you to contact us to discuss your concerns. If the need arises, you may file complaints about FCI with the New York State Department of Financial Services. You may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-877-BANK-NYS or by visiting the Department's website at www.dfs.ny.gov.

OREGON CONSUMERS ONLY: Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (888) 877-4894 or visit <http://dfr.oregon.gov>.

IMPORTANT NOTICE: IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Michelle R. Ghidotti-Gonsalves, Esq. (27180)
GHIDOTTI | BERGER LLP
1920 Old Tustin Ave.
Santa Ana, CA 92705
Ph: (949) 427-2010
Fax: (949) 427-2732
mghidotti@ghidottiberger.com

Attorney for Creditor
Wilmington Savings Fund Society, FSB, D/B/A Christiana Trust as Owner Trustee of the
Residential Credit Opportunities Trust V

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TENNESSEE (CHATTANOOGA)

In Re: Charles Edward Burgess)	CASE NO.: 1:17-bk-12585-NWW
)	
Debtors.)	CHAPTER 13
)	
)	CERTIFICATE OF SERVICE
)	
)	
)	

CERTIFICATE OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of
eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave.,
Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of
correspondence for mailing with the United States Postal Service; such correspondence would
be deposited with the United States Postal Service the same day of deposit in the ordinary
course of business.

On September 9, 2019 I served the following documents described as:

- NOTICE OF MORTGAGE PAYMENT CHANGE**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

Debtor

Charles Edward Burgess
206 Van Dell Dr.
Rock Spring, GA 30739

Trustee

Kara L. West
Chapter 12 & 13 Trustee
P.O. Box 511
Chattanooga, TN 37401

Debtor's Counsel

Ray Charles Johnson, Jr.
Clark & Washington LLC
6025 Lee Highway, Suite 101
Chattanooga, TN 37421

U.S. Trustee

United States Trustee
Historic U.S. Courthouse
31 E. Eleventh Street
Fourth Floor
Chattanooga, TN 37402

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

 Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on September 9, 2019 at Santa Ana, California

/s/ Marlen Gomez

Marlen Gomez